MANITOBA

ANNUAL REPORT

1983

The Department of
Consumer and
Corporate Affairs

MANITOBA

MINISTER OF CONSUMER AND CORPORATE AFFAIRS

WINNIPEG
R3C 0V8

Her Honour,
Pearl McGonigal
Lieutenant-Governor for the Province of Manitoba

Madame:

May it please your Honour, it is my pleasure to present the Annual Report of the Department of Consumer and Corporate Affairs for the year 1983.

Your obedient servant,

Roland Penner, Q.C.
Minister
Consumer and Corporate Affairs

MANITOBA
DEPUTY MINISTER
OF
CONSUMER AND CORPORATE AFFAIRS
WINNIPEG
R3C 0V8

The Honourable Roland Penner, Q.C.
Minister of Consumer and Corporate Affairs
Room 104, Legislative Building
Winnipeg, Manitoba
R3C 0V8

Dear Sir:

I am pleased to submit, for your consideration, the summary of activities for Consumer and Corporate Affairs for the year ending December 31, 1983.

Respectfully submitted,

Don Zasada

Don Zasada
Deputy Minister
Consumer and Corporate Affairs

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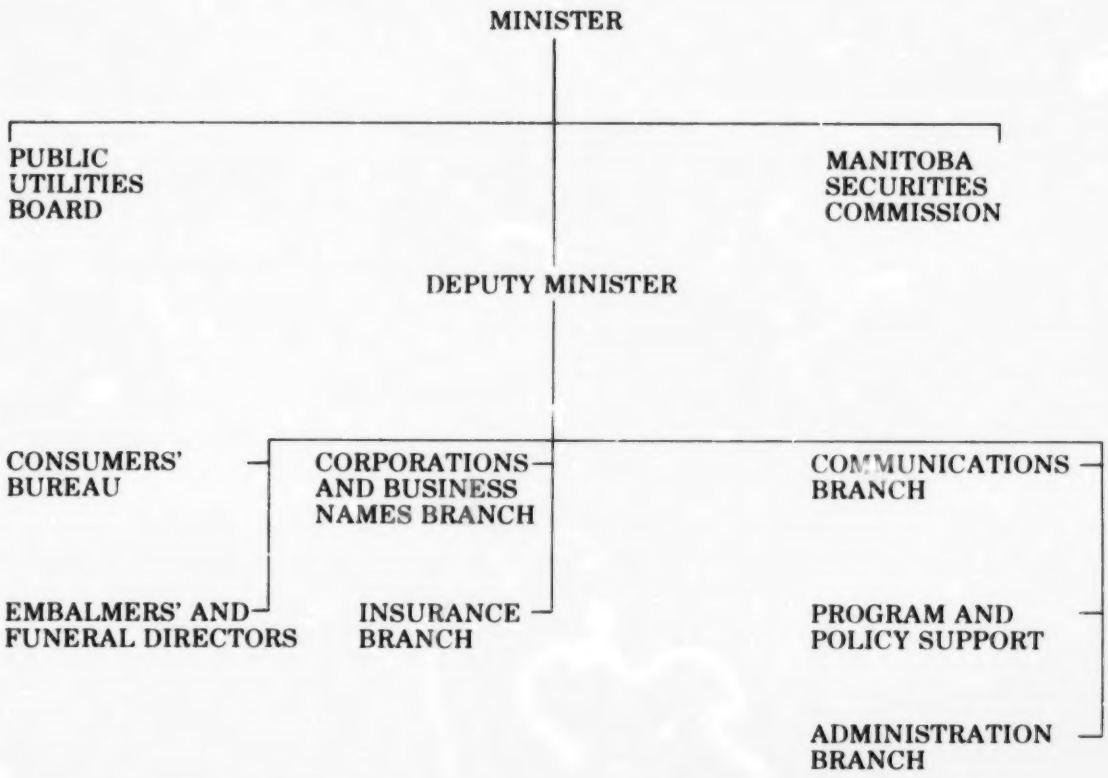
Organization Chart



Legislation Administered

Administration Branch

Coat of Arms, Floral Emblem and Tartan Act, Manitoba Evidence Act — Parts II and III.

Consumers' Bureau

Bedding, Upholstered and Stuffed Articles Regulation of the Public Health Act
Charities Endorsement Act
Consumer Protection Act
Hearing Aid Act and Regulation
Personal Investigations Act

Corporations and Business Names Branch

Business Names Registration Act
Corporations Act
Partnership Act
Religious Societies' Lands Act

Deputy Minister

Embalmers' and Funeral Directors Act
Trade Practices Inquiry Act

Insurance Branch

Insurance Act
Insurance Corporations Tax Act
Marine Insurance Act

Manitoba Securities Commission

Commodity Futures Act
Mortgage Brokers and Mortgage Dealers Act
Real Estate Brokers Act
Securities Act

Public Utilities Board

Cemeteries Act
Prearranged Funeral Services Act
Public Utilities Board Act

Consumer Affairs

Consumers' Bureau

The Consumers' Bureau administers the following statutes and regulations:

- Bedding, Upholstered and Stuffed Articles Regulation of the Public Health Act
- Charities Endorsement Act
- Consumer Protection Act
- Hearing Aid Act (for investigation and enforcement areas only)
- Personal Investigations Act

Functions of the Consumers' Bureau

Duties performed by the Consumers' Bureau on behalf of the public include:

- supplying consumer information to buyers and sellers, borrowers and lenders;
- providing a forum for the hearing, investigating and mediation of consumer complaints;
- speaking to business, consumer and student groups;
- identifying issues and making recommendations for possible legislative amendments;
- licensing and overseeing bonding of vendors and collection agents;
- reviewing consumer transactions regarding financial institutions;
- preparing information for prosecutions.

Information

In 1983, the Consumers' Bureau experienced a substantial increase in the number of local and toll-free rural telephone requests for information. Buyers, sellers, suppliers, borrowers and lenders can obtain information on their statutory rights and responsibilities by calling the Consumers' Bureau. The Bureau recognizes such calls as an excellent means of problem prevention because it often eliminates the necessity of the Consumers' Bureau involvement.

Complaints

The Consumers' Bureau experienced a slight increase in complaints during 1983. However, there was a greater degree of complexity, as many cases involved home improvements which demand more investigative work and mediation before resolution. For the first time, home improvements heads the list of types of cases handled by the Consumers' Bureau.

Three-quarters of the cases handled by the Consumers' Bureau were resolved satisfactorily. Following are three such cases:

The Consumers' Bureau received 40 direct sales complaints involving one vendor. The problems ranged from poor quality of work, failure to complete contracts to overstating the amount of material supplied. Each case was investigated and the contractor was asked to make amends. Failure to make amends on the part of the seller resulted in cancellation of direct seller and vendor licenses and forfeiture of the bond held by the Manitoba Government. Complaints were then resolved from the proceeds of the bond required to be posted with the Bureau by any direct sales vendor.

A Manitoba resident paid over $10,000.00 for a membership in a vacation club in Hawaii. This included a time sharing arrangement and carried an option to cancel. Subsequently, the consumer exercised his prerogative to rescind the contract. Some time elapsed and no refund of money was received. The Consumers' Bureau investigated the complaint with the company and elicited the assistance of the Consumer Protection Office in Honolulu, the U.S. Federal Trade Commission and a Hawaiian Senator. The consumer was fully reimbursed as a result of the work performed on his behalf by the Consumers' Bureau.

A mail order company advertised the availability of a number of items such as records, tapes, cassettes and a plate collection. In 1983, the Consumers' Bureau received over 60 complaints from consumers regarding non-delivery of merchandise. Although the firm, operating via a telephone answering service was difficult to reach, the Consumers' Bureau made contact. As a result, the company settled all complaints by either supplying the merchandise or providing a full refund.

Examination of Financial Documents

Many individuals experience difficulty in reading and understanding credit and loan agreements. Consumers with problems are therefore encouraged to come to the office of the Consumers' Bureau and have their documents reviewed by an officer.

The Consumer Protection Act is specific on what information is to be disclosed on agreements and how the cost of borrowing is to be calculated. Sometimes a review of a

contract reveals a breach of the Act. Steps can be taken to remedy the situation as the following example illustrates:

A consumer purchased a car from a dealer, with financing arranged by the dealer through a bank. When the consumer defaulted on his payments, the car was repossessed. The consumer was unable to redeem the vehicle within the 20 days allowed under the Consumer Protection Act, and the bank then sold the car. In addition to the proceeds resulting from this sale, the bank requested further payment to satisfy the deficiency balance. The consumer paid $475.00 on the $1,280.36 balance but came to the Bureau with a complaint. Upon investigation, it was determined that the financing contract was a "Time Sale Agreement". Under the Consumer Protection Act, the bank could either repossess or take other action to collect the debt, but not do both. As the bank had elected to repossess its security it could not legally collect on the deficiency balance. Through the intervention of the Consumers' Bureau, the bank returned the consumer's $475.00.

Mediation

Four out of five complaints received by the Consumers' Bureau are not covered by statutory provisions. Such complaints require the willingness of buyers and sellers to permit the Bureau to mediate. It is in the role of mediator that the Consumers' Bureau experiences its greatest challenges and secures its largest number of satisfactory results. The following case is one such example:

A consumer purchased a plastic container of bleach. Upon returning home, the shopping bag containing the bleach, was placed temporarily on a rug. As a result of a defective container, bleach leaked out and damaged the rug. The consumer lodged a complaint with both the store and the manufacturer. Although the supplier assumed responsibility, the consumer had difficulty obtaining compensation. The Consumers' Bureau was contacted and following mediation, a settlement of almost $700.00 was arranged.

Credit Counselling

The pilot Credit Counselling Program in Portage La Prairie and Selkirk provided assistance to financially troubled individuals and families. The following is a brief summary of one case:

A couple came to the Consumers' Bureau Credit Counselling Program, for assistance because one major credit grantor had obtained judgment and was garnisheeing wages. One utility had cut off service and another was preparing to do the same. A volunteer credit counsellor with the Consumers' Bureau met with the couple several times in order to determine the cause of the problem and to establish a workable budget. The credit counsellor put together a proposal for the coordinator of Credit Counselling to present to the creditors. The creditor that had been garnisheeing wages agreed to accept a reduced payment through a wage assignment, thus enabling the couple to adhere to a proposal put to the other creditors and utilities. As smaller accounts are paid up, increased payments will be made to the major creditor. As a result, possible repossessions were averted and utility services were restored.

Licensing

The Consumer Protection Act allows a period of four days for a buyer to rescind a contract for goods or services bought from a direct seller. Additionally, vendors must have bonds deposited with the province as required by the Act. Where necessary, these bonds are forfeited to provide redress to consumers.

During 1983, six licences were cancelled under the statute. These included one vendor, one collection agent, and four direct sellers. Two warnings of cancellation were issued. The bonds of two collection agents and thirteen vendors were forfeited during the same period.

Enforcement

The Consumer Protection Act provides for penalties for non-compliance such as improper disclosure on credit documents. In such instances, the interest collectible is limited to 5%. In the case of other breaches, it is necessary to prosecute offenders.

In 1983, thirty-four files were identified and referred to the Attorney-General's Department. Subsequently seventeen files were relayed to the R.C.M.P. for review due to the apparent criminal nature of the offences.

Speaking Engagements

An important function of the Consumers' Bureau is the dissemination of information. For the past 14 years, the Bureau has provided the majority of collegiates in rural Manitoba with a consumer protection oriented presentation on an alternate year basis. Consumer Services officers are also available to speak to service clubs, consumer and business groups.

Consumers' Bureau

Statistics

Speaking Engagements	1982 Number of Presentations	1982 Number of People	1983 Number of Presentations	1983 Number of People
Schools, Universities, Colleges				
— Winnipeg	21	517	20	690
— Outside Winnipeg	69	8,209	37	3,247
Consumer Groups	26	387	27	495
Business/Government Groups	8	263	16	523
Media Participation	23	—	23	—
Other	—	—	—	—
TOTAL	147	9,376	123	4,955

Consumers' Bureau

Activity Summary

	1982	1983
Carry over from previous year	504	622
Complaints registered	2,715	2,733
Complaints closed	2,597	2,781
Complaints outstanding	622	614
Complaints in Winnipeg	1,815	1,779
Complaints outside Winnipeg	759	833
Complaints out of province	141	161
Telephone calls received	41,924	47,722
Toll Free calls (included in above total)	3,544	4,779
Office interviews	2,338	2,595
Outside special activities	491	536
CHARGES		
Carry over	21	15
Charges laid	4	7
Dealt with	3	5
Not proceeded with	7	13
Outstanding	15	4
LICENCES (APPLIED FOR)		
Collection agents	39	38
Vendors	320	358
Direct Sellers	3,575	3,104
Hearing aid dealers	22	20
Bedding and Upholstery	345	400
DISPOSITION OF CLOSED COMPLAINTS		
Settled satisfactorily	1,765	1,842
Unsettled	132	172
Legal action recommended	255	319
Further investigation unjustified	128	102
SUB-TOTAL	2,280	2,435
Transferred	65	56
Record Only	252	290
TOTAL	2,597	2,781

Analysis of Complaints

(in descending order for 1983)

	1982	1983
Home Improvements	403	636
Automotive	484	381
Mail Order	178	177
Subscriptions	176	163
Home Entertainment	100	135
Appliances	135	125
Home Furnishings	149	118
Personal Effects	102	100
Financial	125	97
Personal Services	29	71
Collection Practices	77	66
Furnace/Chimney Cleaning	46	56
Requests for Information	67	56
Professional Services	44	54
Photography	59	53
Hardware	32	43
Dry Cleaners	40	42
Sport Machines	31	37
Food	32	35
Jewellery	39	35
Credit Cards	25	27
Coupon Books	16	26
Travel Agents	20	24
Farm Equipment	9	22
Accommodations	15	21
Transportation	12	19
Housewares	25	18
Rentals	16	17
Residential Dwellings	22	16
Mobile Homes	20	11
Utilities	29	11
Personal Investigations Act	16	10
Mover/Storage	24	10
Hobby Products	23	10
Entertainment	14	9
Personal Improvements	9	9
Lubricants	5	7
Schools	7	7
Trailers	22	4
Musical Instruments/ Lessons	3	3
Alarm Systems	1	3
Charities	4	2
Power Tools	2	2
Home Fuels	6	1
Towing Companies & Parking Facilities	9	1
Motive Fuels	2	1
Real Estate	7	1
Restaurants	4	1
TOTAL	2,715	2,773

Corporate Affairs

Corporations and Business Names Branch

The Corporations and Business Names Branch administers:

- The Corporations Act
- The Business Names Registration Act
- The Partnership Act
- The Religious Societies' Lands Act, and
- Certain miscellaneous Acts

The Branch ensures suitable investor protection and maximum management flexibility in the overall context of the public interest. Its principal mandate is to facilitate the orderly development of business in Manitoba by:

- incorporating Manitoba corporations;
- registering corporations not incorporated under Manitoba laws; and
- registering the names of unincorporated businesses.

The Corporations and Business Names Branch maintains an up-to-date repository of information with respect to these corporations and businesses. This enables members of the public to ascertain any fact required to be disclosed under the respective Acts, concerning the management of a corporation or business.

Trade names or styles must be registered under The Business Names Registration Act by any person carrying on business under a name other than the family name or surname. This registration is for a period of three years. It enables interested members of the public to find out the names of those persons operating a particular business.

Under The Religious Societies' Lands Act, the members of any religious denomination may apply for incorporation for the sole purpose of holding land. A Certificate of Title from the Land Titles Office is issued to the trustees of the organization, rather than in the names of its members. Consequently, there is no need to change the Certificate of Title when a particular trustee dies or resigns.

On March 1, 1983, the Branch replaced the manual name search system with a central computerized name search system, called "NUANS" (Newly Upgraded Automated Name Search). Under the new system, search reports take into account a wider spectrum of corporate and business names. NUANS has also reduced the response time to 24 hours, compared to the former 48 - 72 hours. Before making a decision, a prospective incorporator or registrant of business is now able to review similar trade names in existence in Canada which could conflict with their proposed names.

There continues to be an even greater demand for service by the public, which places a strain on the resources of the Branch. During the fiscal year ending March 31, 1983, the Branch dealt with 93,298 transactions — an increase of 17% over the 1981/82 fiscal year.

With the exception of the name search system, all other activities of the Branch are performed manually. Automation of the storage and retrieval systems and the microfilming of the Branch's records have been identified as priorities of the Department.

Comparative Statistics

Fiscal Year April 1 - March 31

	1981/82	1982/83
General Fees	$1,112,300.00	$1,441,850.65
New Incorporations	3,037	2,695
New Registrations	637	537
New Business Names Registrations	3,757	3,694
1. Total Corporations On Record	35,660	36,315
2. Total Business Names Registrations On Record	27,689	28,586
TOTAL (1 and 2)	63,349	64,901
Personal Counter Searches of Corporate and Business Files	24,979	24,205
Annual Returns Processed	27,247	31,774
Telephone Inquiries	—	37,000

Insurance Branch

The Insurance Branch is responsible for the administration of:

- The Insurance Act
- The Marine Insurance Act
- The Insurance Corporations Tax Act; and
- The collection of the tax under the regulations of the Fires Prevention Act.

The mandate of the branch is to protect the consumer and to facilitate the transaction of the business of insurance in Manitoba. The functions performed to accomplish this are many and varied.

General Inquiries

The Insurance Branch answers inquiries of a general nature on all aspects of insurance. While assisting consumers, the branch keeps abreast of the concerns of insurance users.

Mediation of Disputes

The mediation of disputes is also an important function of the Insurance Branch as illustrated by the following three cases:

An insured surrendered four life insurance policies and was subsequently unsure if he had received the correct refund. Inquiries on behalf of the insured revealed that some premiums on two of the policies had not been paid, resulting in decreases in the cash value of the policies. The insured was then satisfied that he had received the correct refund.

An insured, while receiving disability benefits as a result of injuries received in an accident, enrolled in a training course. The insurance company terminated benefits on the grounds that the insured was not disabled if he was able to attend classes. With the assistance of the Insurance Branch, the insured was able to demonstrate that his period of disability, for which he would qualify for benefits, would be reduced by preparing himself for alternative employment. The insurance company subsequently reinstated his disability benefits.

An insured filed claim for damage to an older boat. The value of the boat was considerably less than the cost of repairs. The insured did not want to see his boat written off, but realized that the repairs were uneconomical. The insured and insurer subsequently agreed to settle on the basis of the insured accepting the write-off value of the boat and effecting the repairs himself.

Monitoring the Solvency of Manitoba Incorporated Insurance Companies

The Insurance Branch inspected all Manitoba incorporated insurance companies and reviewed their annual returns in 1983. All but one of these companies met the required solvency criteria.

On February 7, 1983, following a series of meetings, an inquiry was commenced into the financial affairs of a Manitoba provincially incorporated insurance company. On February 10, 1983, the licence of the company was cancelled and at a subsequent court hearing, the liquidator was ordered to wind-up the company. Due to the time delays caused by litigation, etc., the liquidation was not completed in 1983.

An extensive review by Canadian Superintendents of Insurance regarding alternate methods of dealing with insurance company insolvencies was commenced in 1983.

Insurance Branch

Statistics

	1982	1983
LICENSING OF INSURANCE COMPANIES		
(*January - December)		
Federal	286	288
Provincial	21	20
TOTAL	307	308
LICENSING OF AGENTS, ADJUSTERS AND BROKERS		
Agents — (Lic. Yr. June 1 - May 31)		
Life Agents	1,747	1,829
General Agents	1,137	1,197
Accident and Sickness Agents	308	355
Hail Agents	460	451
Automobile Agents	49	45
TOTAL	3,701	3,877
Adjusters — (Lic. Yr. July 1 - June 30)		
Adjusters	93	97
Assistant Adjusters	10	11
TOTAL	103	108
Special Brokers — (Lic. Yr. Jan. - Dec.)		
INSURANCE AGENT LICENSING EXAMINATIONS		
(*January - December)		
Life Exams		
Written	462	433
Passed	329	301
Failed	133	132
General Exams		
Written	120	120
Passed	69	69
Failed	51	51
Accident and Sickness Exams		
Written	119	142
Passed	113	137
Failed	6	5
COLLECTION OF FEES UNDER THE INSURANCE ACT		
(April 1 - March 31)	$ 225,411	$ 225,988
COLLECTION OF TAX UNDER THE INSURANCE CORPORATIONS TAX ACT		
(April 1 - March 31)	$9,204,220	$13,002,999
COLLECTION OF TAX UNDER THE FIRES PREVENTION TAX ACT		
(April 1 - March 31)	$ 977,717	$ 1,500,778
MEDIATION OF DISPUTES		
(January - December)	153	265
CONSUMER AND INDUSTRY LIAISON		
Speaking Engagements		9
Mediation Inspections		4
Press Interviews		2
Guest — radio phone-in shows		2

Manitoba Securities Commission

The Manitoba Securities Commission performs the following activities for the purposes of protecting the public and facilitating the legitimate raising of capital while maintaining integrity and adequate standards in the securities, real estate and mortgage industries:

- licensing securities dealers, brokers, underwriters, and investment counsel;
- requiring full, true, and plain disclosure in respect of new issues of securities;
- attempting to ensure fair and equitable treatment of the public regarding new issues of securities;
- providing a comprehensive regulatory scheme designed to make available to shareholders and the public a full range of financial and other information;
- licensing and regulating the activities of real estate and mortgage brokers, dealers and sales people;
- investigating alleged contravention under four Acts; and
- overseeing self-regulatory activities of The Winnipeg Commodity Exchange.

During the course of 1983, the Commission convened 51 regular and 9 special meetings and dealt with 615 securities-related and 597 real estate related agenda items. A total of 472 formal Orders were issued which included investigation, cease trading, suspension of registration and conditional exemption orders.

The total number of clearances of securities issues processed in 1983 — 641 — represents an increase of some 30% over 1982.

1983 saw a dramatic increase in equity financing. Real estate based "tax shelter" offerings remained at the high levels experienced in 1981 and 1982.

The Number of Filings Processed

	1982	1983
Prospectus	295	405
Prospectus amendments	39	28
Private Placements	102	190
Rights Offerings	67	83
Conditional Exemption Orders (Sections 20, 59 & 89)	153	161

The number of dealers and sales people in the securities field increased slightly in 1983. A total of 161 amendments were processed and 13 registrations were transferred.

A total of 3,273 registrations under The Real Estate Brokers Act were on record as of December 31, 1983. The increase of 217 in the number of salesmen registrations from the previous year results from 603 first-time registrations, 1,229 renewals and approximately 150 leaving the industry or becoming brokers or authorized officials. There were 404 transfers processed.

As of December 31, 1983, 631 broker registrations were on record. The decrease of 31 from the previous year is the net result of 67 new broker registrations and 98 registrations being suspended or cancelled primarily due to decisions to cease operations.

Pre-licensing courses and examinations for brokers and salesmen were again offered by the Real Estate Boards in Winnipeg and Brandon in cooperation with the Commission. Figures for 1983 indicate an increase of approximately 61% over the previous year in the number of applicants enrolled.

Total registrations in the mortgage industry as of December 31, 1983, declined slightly from 1982.

The Number of Registrations Issued

	1982	1983
SECURITIES INDUSTRY		
Sales People	379	406
Brokers and Investment Dealers	54	52
Mineral Interest Sales People	39	71
Mineral Interest Brokers	26	38
Securities Issuers	8	8
SUB-TOTAL	506	575
REAL ESTATE INDUSTRY		
Sales People	1,441	1,658
Authorized Officials	816	984
Brokers	662	631
SUB-TOTAL	2,919	3,273
MORTGAGE INDUSTRY		
Authorized Officials	104	89
Brokers	68	53
Sales People	16	16
Dealers	3	3
SUB-TOTAL	191	161
TOTAL	3,616	4,009

Public Utilities Board

The Public Utilities Board is an independent quasi-judicial body operating under the authority of the Manitoba Legislature.

The Board is responsible for the regulation of public utilities as defined under the Public Utilities Board Act in all matters and in such manner as set out in that legislation. Several other enactments which assign regulatory or adjudicative responsibilities to the Board are:

- The Greater Winnipeg Gas Distribution Act
- The Gas Pipe Line Act
- The Gas Storage and Allocation Act
- The Prearranged Funeral Services Act
- The Cemeteries Act
- The Municipal Act (Local Utilities and Street Lighting) *
- The Manitoba Water Services Board Act (Appeals)
- The Highways Protection Act (Appeals)
- The Liquor Control Act (Wholesale Beer Prices)
- The Manitoba Telephone Act
- The Manitoba Hydro Act (Appeals, Reference)

*A recent amendment to The Municipal Act removed the Board's jurisdiction with respect to the approval of street lighting contracts entered into by a Municipality with Manitoba Hydro.

The Board is also charged by Order-in-Council relating to a Canada-Manitoba Agreement to adjudicate certain disputes arising between the Manitoba Telephone System and licensed Cable Television Operators.

In 1983, the Board convened 62 executive meetings including 27 board meetings and 35 public hearings. A total of 233 formal Orders were issued which included the following:

Municipal Street Lighting Contracts with Manitoba Hydro	35
Water and Sewer Utilities	101
Gas Utilities	26
Manitoba Telephone System	54
Liquor Control Act	6
Highways Protection Act	10
Transit	1

With respect to The Prearranged Funeral Services Act, the Board issued 26 licences of which 24 were renewals sought by Funeral Directors. Two applications for an initial licence were approved by the Board. In addition, there were 15 applications for approval of revisions and 2 applications for initial approval in prearranged funeral fees for caskets and services. The Board continued to review and monitor the annual reports filed by the licensees and their trustees in respect of the prearranged funeral plans being sold and the contracted funds in trust.

With respect to The Cemeteries Act, the Board issued 9 cemetery, 7 columbarium and 3 mausoleum licence renewals and 5 renewal licences to companies operating a crematory. Fifty-two licences were issued to sales personnel on behalf of owners of cemeteries. In addition, 7 applications, each for a revision in a schedule of fees for spaces, materials and services, were authorized.

Management and Administration

Communications Branch

The Communications Branch prepares and disseminates information to the public and news media on behalf of Consumer and Corporate Affairs. In addition to providing information regarding the department's various programs and policies, this branch helps keep Manitobans informed of their rights and responsibilities as consumers and business people. In 1983, the Communications Branch distributed approximately 95,400 copies of print materials.

Specific functions of the Communications Branch are:

- to write and to distribute pamphlets and information handouts;
- to communicate through all forms of mass media;
- to develop and staff displays;
- to coordinate advertising campaigns;
- to produce audio-visuals and educational materials; and
- to operate a volunteer outreach program.

The Communications Branch printed a revised Home Improvements Sold Door to Door pamphlet, two new pamphlets — on Mail Order Buying and the Consumers' Bureau, a Consumer Alert on Warranties and Guarantees and three Legislative Update Bulletins dealing with amendments to the Consumer Protection Act in 1983.

On behalf of the Department of Housing, the branch also revised the pamphlet "Questions and Answers for Manitoba Landlords and Tenants" and arranged for the printing of it as well as two "Information for Landlord" bulletins for the Rent Regulation Bureau. "Renting" — a set of case studies and discussion questions, prepared in conjunction with the Department of Education, was also printed.

Two additional pamphlets (Home Improvements Sold Door to Door and Wheels and Deals), the Consumer Alert on Used Car Buying, and the Legislative Update bulletins are available in French. The pamphlets "Les Contrats de Rénovation Vendus à Domicile" and "Rouler ou Vous Faire Rouler?" were inserted in the French newspaper, La Liberté. Three other departmental publications have been translated.

The Communications Branch has a special series of seven consumer pamphlets in French, Italian, Portuguese, Spanish, Ukrainian and Vietnamese. Also, the pamphlets entitled "What You Need To Know About" and "What You Don't Know Can Hurt You" are available in Polish.

With the assistance of one STEP (Student Temporary Employment Program) student, the Communications Branch initiated major revision to the "Wheels and Deals" video information kit on used car buying. The original kit, produced in 1978, included a video tape presentation and accompanying instructors manual.

The Communications Branch completed the planning, coordination and production of an advertising campaign on home improvements sold door-to-door. The campaign consisted of television, radio, classified newspaper advertisements, and pamphlet insertion in La Liberté. A set of five quizzes entitled "Check Your Consumer I.Q." were distributed to all weekly newspapers throughout the province. A new display was also produced and manned in several Winnipeg shopping malls.

A package of material related to the door-to-door sale of home improvements was mailed to approximately 300 hardware stores and lumber yards throughout the province. This package contained a letter from the Minister, a news release, and two pamphlets "Door to Door Sales of Home Improvements" and "Choosing a Contractor".

In 1982, the Consumers' Bureau piloted a Credit Counselling Program in Portage La Prairie and Selkirk. The Communications Branch prepared a pamphlet outlining the new program and arranged for newspaper advertisements in 1983.

News media coverage of departmental activities continued throughout the year. The Communications Branch provided the nine daily newspapers across the province with sample articles dealing with such topics as comparison shopping, refunds and exchanges, warranties and credit. Five radio stations in Winnipeg and Brandon were also contacted and encouraged to interview Consumer Services Officers. As a result, six articles appeared in rural newspapers. The Communications Branch also arranged for two taped radio interviews, guest appearances on two open-line radio talk shows and one television spot.

The Communications Branch continued to operate a Volunteer Program in 1983. The

program provided additional services to target groups such as the elderly, the handicapped and ethnic groups.

Throughout the year, 45 volunteers were recruited to work on the six project areas. Approximately 1,600 hours were devoted to:

- speaking to senior's groups about the services offered by the Consumers' Bureau;
- preparation of a special information package for seniors;
- development of a survey to determine the consumer needs of the deaf and hearing impaired;
- circulation and manning of a new display on door to door sales of home improvements;
- researching consumer information, for a special four page insert, for a newspaper published for new immigrants; and
- updating the branch's mailing list and distributing pamphlets.

In 1983, volunteers distributed approximately 30,000 brochures and, through 12 presentations, reached about 400 seniors.

Program and Policy Support

The function of Program and Policy Support is to provide support services of an economic, statistical and investigatory nature to the Department. These services are provided through a variety of means ranging from formal research to informal discussion. Activities include:

- reviewing and formulating legislative proposals and submissions to Cabinet;
- investigating and assessing topical issues; and
- liaising with consumer oriented groups, representatives of the business sector, and government officials.

During 1983, Program and Policy Support participated in a review of the Consumer Protection and the Personal Investigations Acts. This review was made in order to identify possible conflicts with the Charter of Rights. The Branch also examined recent developments in automobile warranty legislation in the United States and compared Manitoba's direct sales and personal investigations legislation to that of other provinces.

Throughout the year, senior management requested an investigation and assessment of a variety of topical issues. Some of these issues concerned gasoline prices and included a price war in southern Manitoba, the sources of wholesale price increases in Winnipeg, and the price difference between Winnipeg and northern locations. Investigation of the latter involved surveys of northern retailers, several discussions with oil companies, and a review of gasoline price studies done in other provinces.

In 1983, Program and Policy Support also investigated several other topical issues such as price display methods of supermarkets using scanners, bread prices and consumer deposits lost through business failures.

Administration Branch

The Administration Branch administers two Acts:

- The Manitoba Evidence Act (Parts II, III); and
- The Coat of Arms, Floral Emblem and Tartan Act.

The Manitoba Evidence Act (Parts II, III) deals with the appointment of Notaries Public and Commissioners for Oaths. The Coat of Arms, Floral Emblem and Tartan Act set out the official provincial emblems and makes provision for their use by Manitobans.

This branch's role is to establish financial, personnel, management and administrative support services ensuring the best use of the department's fiscal, human and physical resources. The branch also provides these services to the Department of Legislation and the Department of Co-operative Development. These responsibilities are fulfilled by:

- reviewing and recommending changes in department and branch organization to ensure that reporting relationships are structured on the basis of responsibility and accountability;
- reviewing and recommending changes in the administrative and delivery systems in the branches;
- ensuring there are sufficient resources, fiscal, human, and physical, to meet program requirements; and
- ensuring that funds are properly collected, spent, and accounted for.

During 1983, the personnel area worked on filling a total of 50 positions. Eleven students were hired under the Government Student Temporary Employment Program.